

In re:
 Francis P. O'Brien
 Theresa L. O'Brien
 Debtors

Case No. 16-16972-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb +Francis P. O'Brien, Theresa L. O'Brien, 4450 Garden Street, Philadelphia, PA 19137-2014
 13865416 +Central Penn Capital Management, LLC, 1817 Olde Homestead Lane, Lancaster, PA 17601-6751
 13801671 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
 14341697 +LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 13801675 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13968878 +U.S Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13889545 E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:53 Water Revenue Bureau,
 c/o Pamela Elchert Thurmond, Law Department - Tax Unit,
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
 13891581 +E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:53
 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB,
 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 13862599 E-mail/Text: bankruptcy.bnc@ditech.com Jul 13 2019 03:11:34
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13806296 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:12:00
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LoanCare, LLC ecfmail@mwc-law.com,
 ecfmail@ecf.courtdrive.com
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor Central Penn Capital Management, LLC
 debersole@hoflawgroup.com, pfranz@hoflawgroup.com
 FRANCIS THOMAS TARLECKI on behalf of Creditor LoanCare, LLC ecfmail@ecf.courtdrive.com,
 ecfmail@mwc-law.com
 JAMES CHRISTOPHER VANDERMARK on behalf of Creditor Central Penn Capital Management, LLC
 vandermarkj@whiteandwilliams.com
 JOHN L. MCCLAIN on behalf of Joint Debtor Theresa L. O'Brien aaamcclain@aol.com,
 edpabankcourt@aol.com
 JOHN L. MCCLAIN on behalf of Creditor Central Penn Capital Management, LLC aaamcclain@aol.com,
 edpabankcourt@aol.com
 JOHN L. MCCLAIN on behalf of Debtor Francis P. O'Brien aaamcclain@aol.com,
 edpabankcourt@aol.com
 KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
 PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov,
 karenablaylock@phila.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

STEPHEN M HLADIK on behalf of Creditor Central Penn Capital Management, LLC
shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1 **Francis P. O'Brien**
First Name Middle Name Last Name
Debtor 2 **Theresa L. O'Brien**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **16-16972-mdc**

Social Security number or ITIN **xxx-xx-6393**

EIN **-----**

Social Security number or ITIN **xxx-xx-7544**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis P. O'Brien
aka Francis Patrick O'Brien

Theresa L. O'Brien
aka Theresa Lynn O'Brien

7/11/19

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.